

Fill in this information to identify your case:

|                                                                       |                        |             |           |
|-----------------------------------------------------------------------|------------------------|-------------|-----------|
| Debtor 1                                                              | <b>Hesham M Eldeib</b> |             |           |
|                                                                       | First Name             | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)                                       | First Name             | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u> |                        |             |           |
| Case number<br>(if known)                                             | <u>20-17508</u>        |             |           |

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

|     |                                                               | <b>Your assets</b><br>Value of what you own |
|-----|---------------------------------------------------------------|---------------------------------------------|
| 1.  | <b>Schedule A/B: Property</b> (Official Form 106A/B)          | \$ <b>90,000.00</b>                         |
| 1a. | Copy line 55, Total real estate, from Schedule A/B.....       | \$ <b>90,000.00</b>                         |
| 1b. | Copy line 62, Total personal property, from Schedule A/B..... | \$ <b>11,479.00</b>                         |
| 1c. | Copy line 63, Total of all property on Schedule A/B.....      | \$ <b>101,479.00</b>                        |

#### Part 2: Summarize Your Liabilities

|     |                                                                                                                                   | <b>Your liabilities</b><br>Amount you owe          |
|-----|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| 2.  | <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)                                             | \$ <b>58,663.73</b>                                |
| 2a. | Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ <b>58,663.73</b>                                |
| 3.  | <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)                                                   | \$ <b>0.00</b>                                     |
| 3a. | Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ <b>0.00</b>                                     |
| 3b. | Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ <b>142,905.44</b>                               |
|     |                                                                                                                                   | <b>Your total liabilities</b> \$ <b>201,569.17</b> |

#### Part 3: Summarize Your Income and Expenses

|    |                                                                           |                    |
|----|---------------------------------------------------------------------------|--------------------|
| 4. | <b>Schedule I: Your Income</b> (Official Form 106I)                       | \$ <b>2,114.32</b> |
|    | Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ <b>2,114.32</b> |
| 5. | <b>Schedule J: Your Expenses</b> (Official Form 106J)                     | \$ <b>1,886.18</b> |
|    | Copy your monthly expenses from line 22c of <i>Schedule J</i> .....       | \$ <b>1,886.18</b> |

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?**

**Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Hesham M Eldeib**Case number (if known) **20-17508**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

|    |               |
|----|---------------|
| \$ | <b>973.19</b> |
|----|---------------|

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

| From Part 4 on Schedule E/F, copy the following:                                                                             | Total claim     |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 9a. Domestic support obligations (Copy line 6a.)                                                                             | \$ <b>0.00</b>  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)                                                    | \$ <b>0.00</b>  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)                                          | \$ <b>0.00</b>  |
| 9d. Student loans. (Copy line 6f.)                                                                                           | \$ <b>0.00</b>  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <b>0.00</b>  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ <b>0.00</b> |
| <b>9g. Total.</b> Add lines 9a through 9f.                                                                                   | \$ <b>0.00</b>  |

Fill in this information to identify your case and this filing:

|                                                                       |                        |             |                                                                        |
|-----------------------------------------------------------------------|------------------------|-------------|------------------------------------------------------------------------|
| Debtor 1                                                              | <b>Hesham M Eldeib</b> |             |                                                                        |
|                                                                       | First Name             | Middle Name |                                                                        |
| Debtor 2<br>(Spouse, if filing)                                       | Last Name              |             |                                                                        |
|                                                                       | First Name             | Middle Name |                                                                        |
|                                                                       | Last Name              |             |                                                                        |
| United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u> |                        |             |                                                                        |
| Case number                                                           | <u>20-17508</u>        |             |                                                                        |
|                                                                       |                        |             | <input checked="" type="checkbox"/> Check if this is an amended filing |

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

1.1

#### 2084 Yorktowne Blvd.

Street address, if available, or other description

Toms River      NJ      08753-0000

City                State                ZIP Code

#### Ocean

County

#### What is the property? Check all that apply

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$90,000.00

Current value of the portion you own?

\$90,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

**Fee simple**

Check if this is community property  
(see instructions)

#### Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Purchased August 17, 2016, consideration \$55,000. Located in Holiday City Development (Senior Community).

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$90,000.00

#### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 Hesham M EldeibCase number (if known) 20-17508**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles** No Yes

3.1 Make: Ford  
 Model: F-150  
 Year: 2004  
 Approximate mileage: 300,000  
 Other information:  
**No lien.**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$500.00

\$500.00

3.2 Make: Kia  
 Model: Sorento  
 Year: 2019  
 Approximate mileage: 68,000  
 Other information:  
**Trade in value per Kelley Blue Book**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$12,170.00

\$6,085.00

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$6,585.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....**Five rooms of miscellaneous used household goods****\$2,500.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**Two tv sets, one personal computer, two cellular phones****\$1,000.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....

Debtor 1 Hesham M EldeibCase number (if known) 20-17508**Books, wall pictures, family pictures****\$300.00****9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....**Everyday clothing****\$400.00****12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....**One silver ring****\$20.00****13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

 No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$4,220.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....**Cash****\$15.00****17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

Debtor 1

Hesham M EldeibCase number (if known) 20-17508

|                |                                        |          |
|----------------|----------------------------------------|----------|
| 17.1. Checking | Santander Bank, Toms River, New Jersey | \$580.00 |
| 17.2. Checking | Ocean First Bank                       | \$79.00  |

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

Debtor 1 Hesham M Eldeib

Case number (if known) 20-17508

**28. Tax refunds owed to you**

No  
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$674.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Official Form 106A/B

Schedule A/B: Property

page 5

Debtor 1 Hesham M Eldeib

Case number (if known) 20-17508

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00

**Part 8:** List the Totals of Each Part of this Form

|                                                                  |                           |                                                        |
|------------------------------------------------------------------|---------------------------|--------------------------------------------------------|
| 55. Part 1: Total real estate, line 2                            | .....                     | <u>\$90,000.00</u>                                     |
| 56. Part 2: Total vehicles, line 5                               | <u>\$6,585.00</u>         |                                                        |
| 57. Part 3: Total personal and household items, line 15          | <u>\$4,220.00</u>         |                                                        |
| 58. Part 4: Total financial assets, line 36                      | <u>\$674.00</u>           |                                                        |
| 59. Part 5: Total business-related property, line 45             | <u>\$0.00</u>             |                                                        |
| 60. Part 6: Total farm- and fishing-related property, line 52    | <u>\$0.00</u>             |                                                        |
| 61. Part 7: Total other property not listed, line 54             | <u>+ \$0.00</u>           |                                                        |
| 62. Total personal property. Add lines 56 through 61...          | <u><b>\$11,479.00</b></u> | Copy personal property total <u><b>\$11,479.00</b></u> |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |                           | <u><b>\$101,479.00</b></u>                             |

In re Hesham M Eldeib

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE A/B - PROPERTY**  
**Attachment A**

**Note: The term I shall refer to 'We' if the case is a joint filing**

**Debtor(s) asserts, in addition to the disclosures in the petition, as follows:**

**1. I have no injury cases nor do I contemplate bringing an action against anyone for an injury to ourselves/myself, property or otherwise. I have also not been involved in any injury cases within the past three years.**

**a. I have no employment related claims such as employment discrimination, workers compensation, sexual harassment, nor have I been involved in any such claim within the past three years.**

**2. I do not own any real estate except for the property located at 2084 Yorktowne Blvd., Toms River, New Jersey. Real estate includes, but is not limited to a house, vacant land, land or a house outside the country, condominium unit, cooperative or a timeshare unit.**

**3. I under that that if I:**

**a. acquire or become entitled to acquire, within 180 days after the filing date of my bankruptcy case, any of the following:**

**(A) a bequest, devise, or inheritance;**

**(B) property as a result of a property settlement agreement with the debtor's spouse, or of an interlocutory or final divorce decree; or**

**(C) as a beneficiary of a life insurance policy or of a death benefit plan.**

**I must immediately contact and advise the case Trustee and my attorney, otherwise, I am subject to punishment and/or the revocation of my bankruptcy discharge.**

**4. I do not have any interest in a business and I have not been involved in any businesses in the past four years except for the coffee shop I opened in Toms River, New Jersey, under the business name RE Cafe, Inc., which has since been closed.**

**5. I do not have any other sources of income other than as scheduled on the petition and no one lives with me that contributes to my monthly expenses. My wife lives with me but she does not work.**

**6. I have not transferred any real property (house, etc., see above for definition) or personal property to anyone within the past three years and I have not transferred any real or personal property to a related party (such as a former spouse or relative) within the past ten (10) years.**

**7. I have never filed any other bankruptcy cases.**

**8. I have scheduled as creditors, everyone that I owe money to and I understand that I must, without exception, notwithstanding the nature of the debt (ie, personal loan, credit union loan, credit card**

debt), list, as a creditor anyone that I owe money to even if the debt cannot be wiped out and/or if I want to continue to pay the obligation. I understand that if an debt is not scheduled, it may not be wiped out and there will be an additional fee for the reopening of the case and/or the amendment of my schedules

9. That I am not the co-signer or guarantor of anyone else's debt.

10. That I do not owe any money to the State of New Jersey, Division of Taxation or the Internal Revenue Service except to the limited extent noted on the petition.

11. I understand that if my situation is to materially change within the three month period from the date this case is filed, I must notify my attorney. A material change is defined as a substantial increase in my income such that I am able to pay my bills in the ordinary course without hardship or that my expenses reduce such that I am able to pay my bills in the ordinary course without hardship.

12. I understand that bankruptcy may have an affect on my credit positively or negatively and that my attorney has no control of what my credit score will be in the future or to address any issues relating to my credit report or credit score since that is not within the scope of the bankruptcy representation.

13. I waive the right to a title report because I know that my mortgage(s) are recorded and know the priority of my mortgage(s) against the property. A title report, at an additional cost of \$300 to \$500, would provide information as to the priority of a mortgage and if a mortgage is recorded which may be important in a Chapter 7 case in the event a mortgage is not recorded. I understand that it is not commonplace that a mortgage is not recorded but it is still possible. I understand that if if desire a title report, I must pay the cost associated, in full, before it is ordered.

14. I understand that certain obligations, such as, but not limited to student loans, income tax liability, child support, court fines and penalties, are non-dischargeable, meaning that the obligation is not wiped out in bankruptcy and continues to accrue interest and other costs, even after the bankruptcy filing.

15. I understand the ramifications pertaining to a reaffirmation agreement as it pertains to personal property subject to a security interest. I understand that the law is not completely clear on this issue and that if I desire to retain the property, I must continue to make payments and have insurance covering the collateral, if applicable. I understand that as it pertains to real estate, the general practice and best practice is not to sign a reaffirmation agreement.

16. I understand that I am responsible for the contents of this bankruptcy petition and if any asset (property of any kind whatsoever, i.e. anything of value, whether real property, personal property or otherwise), is not scheduled on this bankruptcy petition, I am subject to punishment and/or revocation of discharge. I further understand that the fundamental purpose of bankruptcy is disclosure and that should I fail to disclose any information, of any material value, on the petition, whether income related, expense related or asset related, my debts may not be wiped out.

I understand that if the foregoing is not correct, I may not receive a discharge in which case none of my debts would be wipe out and I may be subject to criminal fines, imprisonment and/or penalties and that I have read and understand this statement. I also further certify that I have reviewed and read a complete copy of this petition in my attorneys office and then reviewed the entire petition with my attorney and provided documents to my attorneys consistent with the filing.

Dated: June 10, 2020

/S/ HESHAM M. ELDEIB

## Fill in this information to identify your case:

|                                                                       |                        |             |           |
|-----------------------------------------------------------------------|------------------------|-------------|-----------|
| Debtor 1                                                              | <b>Hesham M Eldeib</b> |             |           |
|                                                                       | First Name             | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)                                       | First Name             | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u> |                        |             |           |
| Case number<br>(if known)                                             | <u>20-17508</u>        |             |           |

Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property                                                                                                               | Current value of the portion you own | Amount of the exemption you claim                                                                                                           | Specific laws that allow exemption |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 2084 Yorktowne Blvd. Toms River, NJ 08753 Ocean County Purchased August 17, 2016, consideration \$55,000. Located in Holiday City Development (Senior Community).<br>Line from <i>Schedule A/B</i> : 1.1 | \$90,000.00                          | <input checked="" type="checkbox"/> \$25,150.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1)              |
| 2004 Ford F-150 300,000 miles No lien.<br>Line from <i>Schedule A/B</i> : 3.1                                                                                                                            | \$500.00                             | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | 11 U.S.C. § 522(d)(2)              |
| 2019 Kia Sorento 68,000 miles Trade in value per Kelley Blue Book<br>Line from <i>Schedule A/B</i> : 3.2                                                                                                 | \$6,085.00                           | <input checked="" type="checkbox"/> \$3,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(2)              |
| Five rooms of miscellaneous used household goods<br>Line from <i>Schedule A/B</i> : 6.1                                                                                                                  | \$2,500.00                           | <input checked="" type="checkbox"/> \$2,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | 11 U.S.C. § 522(d)(3)              |

| Debtor 1                                                                                      | <b>Hesham M Eldeib</b> | Case number (if known)               | <b>20-17508</b>                                                                                                                                   |
|-----------------------------------------------------------------------------------------------|------------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Brief description of the property and line on Schedule A/B that lists this property           |                        | Current value of the portion you own | Amount of the exemption you claim                                                                                                                 |
|                                                                                               |                        | Copy the value from Schedule A/B     | Check only one box for each exemption.                                                                                                            |
| <b>Two tv sets, one personal computer, two cellular phones</b><br>Line from Schedule A/B: 7.1 |                        | <u>\$1,000.00</u>                    | <input checked="" type="checkbox"/> <u>\$1,000.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |
| <b>Books, wall pictures, family pictures</b><br>Line from Schedule A/B: 8.1                   |                        | <u>\$300.00</u>                      | <input checked="" type="checkbox"/> <u>\$300.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   |
| <b>Everyday clothing</b><br>Line from Schedule A/B: 11.1                                      |                        | <u>\$400.00</u>                      | <input checked="" type="checkbox"/> <u>\$400.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   |
| <b>One silver ring</b><br>Line from Schedule A/B: 12.1                                        |                        | <u>\$20.00</u>                       | <input checked="" type="checkbox"/> <u>\$20.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    |
| <b>Cash</b><br>Line from Schedule A/B: 16.1                                                   |                        | <u>\$15.00</u>                       | <input checked="" type="checkbox"/> <u>\$15.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    |
| <b>Checking: Santander Bank, Toms River, New Jersey</b><br>Line from Schedule A/B: 17.1       |                        | <u>\$580.00</u>                      | <input checked="" type="checkbox"/> <u>\$580.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   |
| <b>Checking: Ocean First Bank</b><br>Line from Schedule A/B: 17.2                             |                        | <u>\$79.00</u>                       | <input checked="" type="checkbox"/> <u>\$75.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    |

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

|                                         |                        |             |           |
|-----------------------------------------|------------------------|-------------|-----------|
| Debtor 1                                | <b>Hesham M Eldeib</b> |             |           |
|                                         | First Name             | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | First Name             | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF NEW JERSEY |             |           |
| Case number<br>(if known)               | 20-17508               |             |           |

Check if this is an amended filing

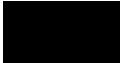
Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Hesham M Eldeib

**Hesham M Eldeib**  
Signature of Debtor 1

Date August 20, 2020

X

Signature of Debtor 2

Date \_\_\_\_\_